LISTING OF CLAIMS

1. (Cancelled)

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59. (New)   An automated process for sending money from a first location to a second location comprising:

       receiving a request for a secure money transfer from a requestor;

       receiving information associated with a recipient for said secure money transfer;

       receiving information indicating an amount of said secure money transfer;

       transferring said amount to a secure money transfer instrument;

       assigning an access code to said secure transfer instrument;

       providing said secure money transfer instrument to said recipient; and

       providing said access code from said requestor to said recipient;

wherein said secure money transfer instrument is a card for use in automated teller machines; and

whereby said secure money transfer instrument and said access code enable said recipient to use said secure money transfer instrument in said automated teller machines.

60. (New) The process of claim 59 further comprising the steps of:

determining whether said recipient receives said secure money transfer instrument; and

if said recipient does not receive said secure money transfer instrument, providing a monetary credit to said sender.

61. (New) The process of claim 59,

wherein said receiving information includes a delivery address personal to said recipient; and

wherein the step of providing said secure money transfer instrument to said recipient provides said secure money transfer instrument at said delivery address personal to said recipient.

62. (New)   The process of claim 59, wherein said secure money transfer is used to transfer money from said requestor located in a first country to said recipient located in a second country, and wherein said requestor may allocate additional money to said secure money transfer instrument via a communications network.

63. (New) The process of claim 62, wherein said amount is provided by said requestor in a first currency and provided to said recipient in second currency, wherein said first currency and said second currency are of different nationalities.

64. (New) An automated process for sending money from a first location to a second location comprising:

receiving a request for a secure money transfer from a requestor indicating a destination for said transfer and an amount for transfer via a communications network;

assigning said amount to an atm card;

assigning an access code to said atm card;

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providing said access code from said requestor to said recipient;

providing said atm card to said destination such that a recipient receives said atm card enabling said recipient to withdraw funds from an automated teller machine using said atm card and said access code, wherein additional amounts may be assigned to said atm card by said requestor for retrieval by said recipient.

65. (New) The process of claim 64 further comprising:

receiving an additional request from said requestor via said communications network indicating a sum of money to be added to said atm card for retrieval by said recipient using said atm card.

66. (New) The process of claim 64 wherein said destination is an address personal to said recipient.

67. (New) The process of claim 64 further comprising the steps of:

determining whether said recipient receives said secure money transfer instrument; and

if said recipient does not receive said secure money transfer instrument, providing a monetary credit to said requestor.

68. (New) An automatic money transfer system for transferring money from a donor to a donee comprising:

an automated server system for facilitating the secure transfer of money from a donor to a donee, said automated server system being operative to allocate funds to a portable secure transfer instrument and to assign a security code to said instrument, said secure transfer instrument including machine readable information;

a data storage device for recording said secure transfer; and

a delivery system for providing said portable secure transfer instrument to said donee enabling said donee to access said funds from an automated teller machine using said portable secure transfer instrument and said security code;

wherein said donor provides the security code to the donee.

69. (New) The system of claim 68 wherein said security code is contained in said machine readable information.

70. (New) The system of claim 68 wherein said security code must be manually entered on said automated teller machine by said donee in order for said donee to receive money.

71. (New) The system of claim 68 further comprising:

means for determining whether said donee receives said secure money transfer instrument; and

means for providing a monetary credit to said donor if said donee does not receive said secure money transfer instrument.

72. (New) The system of claim 68 further comprising:

a data storage device for storing a delivery address personal to said donee; and

wherein said delivery system is configured for proving said portable secure transfer instrument to said donee at said delivery address personal to said donee.

73. (New)   An automated process for sending money from a first location to a second location comprising:

receiving a request for a secure money transfer from a requestor;

receiving information associated with a recipient for said secure money transfer;

receiving information indicating an amount of said secure money transfer;

transferring said amount to a secure money transfer instrument;

assigning an access code to said secure transfer instrument;

providing said secure money transfer instrument to said recipient at an address personal to said recipient; and

providing said access code to said recipient;

wherein said secure money transfer instrument is a card for use in automated teller machines; and

whereby said secure money transfer instrument and said access code enable said recipient to use said secure money transfer instrument in said automated teller machines.

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74. (New) The process of claim 73 further comprising the steps of:

 determining whether said recipient receives said secure money transfer instrument; and

 if said recipient does not receive said secure money transfer instrument, providing a monetary credit to said sender.

75. (New) The process of claim 73, wherein said access code is provided to said recipient by said sender.